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A Perk of Age: Free Legal Advice

By Kelly Greene

Free Legal advice is only a phone call away – and the hot lines that provide it are expanding their services.

It's a little known perk available to anyone 60 or older: 21 states, Washington D.C., and Puerto Rico operate legal-assistance hot lines for older adults and most take calls from younger caregivers as well. Volunteers offer advice on legal questions, provide self-help materials, and make referrals to legal aid offices and pro bono or reduced-fee private lawyers. Even if you live in a state without a hot line, local agencies on aging will provide you with referrals to nearby lawyers. The hot lines and referral services tackle estate planning, pension, and health benefits, elder abuse and neglect, guardianship custodial issues involving grandchildren, consumer protection and other elder-law issues.

The U.S. administration on Aging coordinates this loosely knit legal-services network. Anyone who meets the age requirement can call the hot line, but hands-on legal counsel goes first to people with the greatest financial or social needs. The federal Agency recently awarded \$2 million in grants to improve elder-law services, with the largest part being used to bolster 12 hotlines around the country, some of which are adding Web-based questionnaires and outreach projects in rural areas and for older people who don't speak English.

For a list of where the hotlines operate, along with their phone numbers and hours, go to www.aoa.gov/legal/hotline.html, or call the federal Eldercare Locator at 800-677-1116. If you live in a state without a hot line, the locator can point you to local legal assistance.

Another source of low-cost help also expanded this year: AARP's Legal Services Network is now available in 46 states and expects to reach all 50 by the end of March. You have to pay the group's dues (\$10 a year) to use the services; after that you get 30 minutes of legal counseling, either face-to-face or by phone, at no cost. Lawyers discount their usual rate by 20% after that. Simple wills cost \$75 apiece. You can reach the service at 800-424-3410 or go to www.aarp.org/LSN to find a lawyer nearby.